

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

06/23/2022

IN RE:

RICHARD J. PALAGALLO  
947 STANTON AVENUE EXT.  
PITTSBURGH, PA 15209  
XXX-XX-1166 Debtor(s)

Case No.19-24923 CMB

Chapter 13

---

**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

---

NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known. In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to

which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

6/23/2022

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>PNC BANK NA</b> 3232 NEWMARK DR	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:5	CRED DESC: MORTGAGE REGULAR PAYMEN ACCOUNT NO.: 8804
MIAMISBURG, OH 45342	CLAIM: 0.00 COMMENT: PMT/DECL*DKT4LMT*0ARRS/PL-CL*BGN 1/20	
<b>TOYOTA MOTOR CREDIT CORP (TMCC)</b> POB 9490**	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:4	CRED DESC: VEHICLE ACCOUNT NO.: 6688
CEDAR RAPIDS, IA 52409-9490	CLAIM: 24,807.99 COMMENT: 25384@0%/PL@TOYOTA FS*PL=K	
<b>BANK OF AMERICA NA**</b> PO BOX 15102	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:8	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8556
WILMINGTON, DE 19886-5102	CLAIM: 9,537.91 COMMENT:	
<b>JPMORGAN CHASE BANK</b> PO BOX 15368	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:3	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0936
WILMINGTON, DE 19850	CLAIM: 5,394.28 COMMENT:	
<b>JPMORGAN CHASE BANK</b> PO BOX 15368	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5691
WILMINGTON, DE 19850	CLAIM: 3,545.11 COMMENT:	
<b>LVNV FUNDING LLC</b> C/O RESURGENT CAPITAL SVCS PO BOX 10587	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:12	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7232
GREENVILLE, SC 29603-0587	CLAIM: 5,604.89 COMMENT: CITIBANK	
<b>FREEDOM PLUS</b> C/O FREEDOM FINANCIAL ASSET MGMNT LLC WELLS FARGO BANK LOCK BOX 204791 2975 REGENT BLVD IRVING, TX 75063-7506	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:1 CLAIM: 12,226.76 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8945
<b>PNC BANK NA</b> POB 94982	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:6	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4157
CLEVELAND, OH 44101	CLAIM: 6,420.30 COMMENT:	
<b>PNC BANK NA</b> POB 94982	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:7	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7578
CLEVELAND, OH 44101	CLAIM: 3,622.26 COMMENT:	
<b>SYNCHRONY BANK</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41031	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:13	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3181
NORFOLK, VA 23541	CLAIM: 598.81 COMMENT: PAYPAL CREDIT/GEMB/GECRB	

<div> <div>Case 19-24923-CMB Doc 36 Filed 06/23/22 Entered 06/23/22 14:17:26 Desc</div> <div>CLAIM RECORDS</div> <div>Page 4 of 4</div> </div>		
<b>JEFFERSON CAPITAL SYSTEMS LLC*</b> PO BOX 772813	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:9	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3935
CHICAGO, IL 60677-2813	CLAIM: 9,583.91 COMMENT: REF 3533061683*SYNCHRONY BANK/BP	
<b>WELLS FARGO BANK NA</b> ATTN PAYMENT PROCESSING PO BOX 14487	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:10	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5705
DES MOINES, IA 50309	CLAIM: 4,768.18 COMMENT: X8189/SCH	
<b>BERNSTEIN BURKLEY PC</b> 601 GRANT ST - 9TH FL	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:	CRED DESC: NOTICE ONLY ACCOUNT NO.:
PITTSBURGH, PA 15219	CLAIM: 0.00 COMMENT: DUQ LITE/PRAE	
<b>PHELAN HALLINAN DIAMOND &amp; JONES LLP</b> C/O PMB SSS ACQUISITION PO BOX 8990	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:	CRED DESC: NOTICE ONLY ACCOUNT NO.:
TURNERSVILLE, NJ 08012-8990	CLAIM: 0.00 COMMENT: PNC MORT/PRAE	
<b>KML LAW GROUP PC*</b> 701 MARKET ST STE 5000	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:	CRED DESC: NOTICE ONLY ACCOUNT NO.:
PHILADELPHIA, PA 19106	CLAIM: 0.00 COMMENT: TOYOTA/PRAE	
<b>VERIZON BY AMERICAN INFOSOURCE AS AGENT</b> PO BOX 4457	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:11	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0001
HOUSTON, TX 77210-4457	CLAIM: 92.37 COMMENT: NT/SCH	
<b>DUQUESNE LIGHT COMPANY*</b> ATTN. LITIGATION COUNSEL 411 SEVENTH AVE MAIL DROP 16-1 PITTSBURGH, PA 15219	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:14	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7118
	CLAIM: 59.85 COMMENT: NT/SCH	
<b>KML LAW GROUP PC*</b> 701 MARKET ST STE 5000	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:	CRED DESC: NOTICE ONLY ACCOUNT NO.:
PHILADELPHIA, PA 19106	CLAIM: 0.00 COMMENT: PNC BANK/PRAE	